

JASON M. HOUSER

(260) 740-8770 | jshouser5@gmail.com | Elkhorn, NE | <https://www.linkedin.com/in/jason-houser-24271482>

PROFILE SUMMARY

With over twenty years of life insurance industry experience, including eighteen years in impaired risk underwriting, I bring extensive expertise encompassing exceptional leadership skills, advanced problem-solving capabilities, sharp critical thinking, and efficient operations management. Provider of strong technical and medical underwriting expertise and proficiency in financial underwriting, large case underwriting & facultative reinsurance.

AREAS OF EXPERTISE

PROFESSIONAL SKILLS Impaired risk underwriting | Risk negotiation | Vendor Management | Customer Service Relationship Management | Decision-making | Workflow distribution | Process Improvement

TECHNICAL SKILLS Microsoft suite | Data Analysis

WORK EXPERIENCE

VICE PRESIDENT, UNDERWRITING

Highland Capital Brokerage | Aug 2021 - Jan 2024

- Led a high-performing team of Underwriters, overseeing their impactful contributions to the organization.
- Achieved departmental and organizational results with a strong emphasis on cultivating key internal and carrier relationships.
- Implemented effective marketing strategies involving a comprehensive approach, identifying target audiences, analyzing market trends, and employing innovative techniques to enhance brand visibility and achieve organizational objectives.
- Strategically planned and directed underwriting efforts aligned to guiding and coordinating comprehensive strategies to optimize risk assessment processes, align underwriting practices with industry trends, and ensure the attainment of organizational objectives.
- Pursued continued education aligned with industry changes, ensuring a proactive approach to staying abreast of evolving trends and developments.
- Coordinated with other departments to ensure a seamless exchange of information, fostering collaborative efforts that drove process improvement throughout the organization.
- Supervised and formulated key performance indicators (KPIs) and service standards involving a comprehensive oversight approach aligned with organizational goals to enhance overall performance.
- Accounted for organization-wide underwriting training, implementing comprehensive initiatives that enhanced the skills and knowledge of team members, contributing to overall operational excellence.

CHIEF OPERATING OFFICER

Fortify Insurance Group | Nov 2020 - Aug 2021

- Coordinate daily operations for cross-functional teams, ensuring seamless collaboration and efficiency.
- Lead strategic planning for organizational growth, aligning cross-functional teams with business objectives through opportunity identification and risk mitigation.
- Develop and implement staffing plans to acquire and retain top talent, fostering a collaborative work environment for cross-functional teams.
- Provide impactful coaching to foster professional development in cross-functional teams, promoting individual growth, skill enhancement, and a collaborative team culture.
- Establish and monitor KPIs across cross-functional teams, implementing reporting to track and analyze performance metrics.
- Provide analysis to drive data-driven decision-making and continuous improvement initiatives.
- Lead problem-solving in cross-functional teams, using analytical skills and collaborative approaches to identify root causes, develop innovative solutions, and enhance operational efficiency.
- Drive continuous process improvement by collaborating with cross-functional teams to analyze workflows, identify enhancements, and implement strategic changes to achieve organizational goals.

**DIRECTOR, UNDERWRITING & NEW BUSINESS
SENIOR UNDERWRITING CONSULTANT**

Fortify Insurance Group | Jan 2019 - Nov 2020

Fortify Insurance Group | Jul 2017 - Jan 2019

ASSOCIATE DIRECTOR, UNDERWRITING

EMSI | Mar 2016 - Jul 2017

- Oversaw contract underwriting accounts, overseeing end-to-end processes, ensuring accuracy, fostering relationships, and contributing to strategic decision-making for portfolio optimization.
- Managed daily operations for 60 direct reports, handling responsibilities such as payroll, PTO, coaching, performance reviews, and underwriter placement.
- Led the recruiting process for full-service underwriting accounts, encompassing sourcing, screening, selecting candidates, and implementing strategic initiatives to acquire top-tier talent aligned with underwriting standards.

**OPERATIONS SUPERVISOR, UNDERWRITING
TEAM LEADER, UNDERWRITING**

EMSI | Aug 2015 - Mar 2016

EMSI | Nov 2014 - Aug 2015

LIFE UNDERWRITER

Senior Market Sales | Apr 2013 - Oct 2014

**UNDERWRITING CONSULTANT
UNDERWRITER, NEW BUSINESS
CASE MANAGER**

Ash Brokerage Corporation | 2011 - 2013

Ash Brokerage Corporation | 2005 - 2011

Ash Brokerage Corporation | 2003 - 2005

PROFESSIONAL DEVELOPMENT

- ALU 101, 201, 202
- LOMA 280
- ALU EKG interpretation
- AHOU Certified Professional Underwriter

EDUCATION

Associate, Landscape Design and Technology
Dean's List

Ivy Tech State College | 1997
1997